

Debtor 1 Gabriel Harold Martire

Debtor 2 Carla Marie Martire  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case number 11-24610

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: KeyBank N.A. Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account: 4 2 9 3

Property address: 109 Elmhurst Drive  
Number Street

Moon TWP PA 15108  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:        /        /         
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 248.51
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ 248.51

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

10 / 08 / 2016  
MM / DD / YYYY

Debtor 1 Gabriel Harold Martire Case number (if known) 11-24610  
First Name Middle Name Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☒ I am the creditor.  
☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/Beth E. Myers  
Signature

Date 10 / 24 / 2016

Print Beth E. Myers  
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company KeyBank N.A.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 4910 Tiedeman Road  
Number Street

Brooklyn OH 44144  
City State ZIP Code

Contact phone (216) 813- 2015

Email BK\_SPECIALISTS@KEYBANK.COM

### Post-Petition Payments

Acct#:	How Payments were Applied
--------	---------------------------

### How Payments were Applied

Payment Due Date	Amount Due	Received Date	Received Amount	Principal	Interest	Escrow	Fee	Late Charge	Misc	Rcvd vs Amt Due)	Shortage / Overage
08/08/11	\$ 248.51	9/23/2011	\$ 493.03							\$ -	\$ -
09/08/11	\$ 248.51	10/26/2011	\$ 245.88							\$ -	\$ -
10/08/11	\$ 248.51	11/29/2011	\$ 245.86							\$ -	\$ -
11/08/11	\$ 248.51	12/27/2011	\$ 166.30							\$ -	\$ -
12/08/11	\$ 248.51	1/27/2012	\$ 245.79							\$ -	\$ -
01/08/12	\$ 248.51	2/24/2012	\$ 238.54							\$ -	\$ -
02/08/12	\$ 248.51	3/27/2012	\$ 332.48							\$ -	\$ -
03/08/12	\$ 248.51	4/24/2012	\$ 79.52							\$ -	\$ -
04/08/12	\$ 248.51	5/29/2012	\$ 334.51							\$ -	\$ -
05/08/12	\$ 248.51	6/27/2012	\$ 159.98							\$ -	\$ -
06/08/12	\$ 248.51	7/27/2012	\$ 334.46							\$ -	\$ -
07/08/12	\$ 248.51	8/30/2012	\$ 327.21							\$ -	\$ -
08/08/12	\$ 248.51	9/25/2012	\$ 80.00							\$ -	\$ -
09/08/12	\$ 248.51	10/29/2012	\$ 332.76							\$ -	\$ -
10/08/12	\$ 248.51	11/27/2012	\$ 159.15							\$ -	\$ -
11/08/12	\$ 248.51	12/21/2012	\$ 245.93							\$ -	\$ -
12/08/12	\$ 248.51	1/29/2013	\$ 412.26							\$ -	\$ -
01/08/13	\$ 248.51	2/25/2013	\$ 79.58							\$ -	\$ -
02/08/13	\$ 248.51	3/26/2013	\$ 467.39							\$ -	\$ -
03/08/13	\$ 248.51	4/24/2013	\$ 169.05							\$ -	\$ -
04/08/13	\$ 248.51	5/23/2013	\$ 195.96							\$ -	\$ -
05/08/13	\$ 248.51	6/25/2013	\$ 213.39							\$ -	\$ -
06/08/13	\$ 248.51	7/25/2013	\$ 376.68							\$ -	\$ -
07/08/13	\$ 248.51	8/27/2013	\$ 234.31							\$ -	\$ -
08/08/13	\$ 248.51	9/26/2013	\$ 77.51							\$ -	\$ -
09/08/13	\$ 248.51	10/25/2013	\$ 325.02							\$ -	\$ -
10/08/13	\$ 248.51	11/22/2013	\$ 156.50							\$ -	\$ -
11/08/13	\$ 248.51	12/23/2013	\$ 245.02							\$ -	\$ -
12/08/13	\$ 248.51	1/28/2014	\$ 429.94							\$ -	\$ -
01/08/14	\$ 248.51	2/25/2014	\$ 86.56							\$ -	\$ -
02/08/14	\$ 248.51	3/25/2014	\$ 184.35							\$ -	\$ -
03/08/14	\$ 248.51	4/25/2014	\$ 461.97							\$ -	\$ -
04/08/14	\$ 248.51	5/28/2014	\$ 180.24							\$ -	\$ -
05/08/14	\$ 248.51	6/25/2014	\$ 378.91							\$ -	\$ -
06/08/14	\$ 248.51	7/24/2014	\$ 372.25							\$ -	\$ -
07/08/14	\$ 248.51	8/26/2014	\$ 91.27							\$ -	\$ -
08/08/14	\$ 248.51	9/29/2014	\$ 385.04							\$ -	\$ -
09/08/14	\$ 248.51	10/29/2014	\$ 286.47							\$ -	\$ -
10/08/14	\$ 248.51	11/24/2014	\$ 190.89							\$ -	\$ -
11/08/14	\$ 248.51	12/22/2014	\$ 299.19							\$ -	\$ -
12/08/14	\$ 248.51	1/27/2015	\$ 301.78							\$ -	\$ -
01/08/15	\$ 248.51	2/24/2015	\$ 302.65							\$ -	\$ -
02/08/15	\$ 248.51	3/26/2015	\$ 257.37							\$ -	\$ -
03/08/15	\$ 248.51	4/24/2015	\$ 248.51							\$ -	\$ -
04/08/15	\$ 248.51	5/26/2015	\$ 248.51							\$ -	\$ -
05/08/15	\$ 248.51	6/23/2015	\$ 248.51							\$ -	\$ -
06/08/15	\$ 248.51	7/28/2015	\$ 248.51							\$ -	\$ -
07/08/15	\$ 248.51	8/26/2015	\$ 248.51							\$ -	\$ -
08/08/15	\$ 248.51	9/28/2015	\$ 248.51							\$ -	\$ -
09/08/15	\$ 248.51	10/26/2015	\$ 248.51							\$ -	\$ -
10/08/15	\$ 248.51	11/24/2015	\$ 248.51							\$ -	\$ -
11/08/15	\$ 248.51	12/22/2015	\$ 248.51							\$ -	\$ -
12/08/15	\$ 248.51	1/26/2016	\$ 248.51							\$ -	\$ -
01/08/16	\$ 248.51	2/24/2016	\$ 248.51							\$ -	\$ -
02/08/16	\$ 248.51	3/28/2016	\$ 248.51							\$ -	\$ -
03/08/16	\$ 248.51	4/22/2016	\$ 248.51							\$ -	\$ -
04/08/16	\$ 248.51	5/24/2016	\$ 248.51							\$ -	\$ -
05/08/16	\$ 248.51	6/27/2016	\$ 248.51							\$ -	\$ -
06/08/16	\$ 248.51	7/26/2016	\$ 248.51							\$ -	\$ -
07/08/16	\$ 248.51									\$ -	\$ -
08/08/16	\$ 248.51									\$ -	\$ -
09/08/16	\$ 248.51									\$ -	\$ -
10/08/16	\$ 248.51									\$ -	\$ -
	\$ 15,656.13		\$ 15,159.11	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Debtor 1

GABRIEL HAROLD MARTIRE  
Name

Case number (if known) 11-24610TPA

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b>PRIMARY RES MORTGAGE REGULAR PAYMENT (Part 3)</b>				
09/23/2011	0761887	KEYBANK NA* [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	493.03
10/26/2011	0766069	KEYBANK NA* [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	245.88
11/29/2011	0770283	KEYBANK NA* [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	245.86
12/27/2011	0774759	KEYBANK NA* [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	166.30
01/27/2012	0779029	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	245.79
02/24/2012	0783155	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	238.54
03/27/2012	0787326	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	332.48
04/24/2012	0791559	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	79.52
05/29/2012	0795930	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	334.51
06/27/2012	0800335	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	159.98
07/27/2012	0804595	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	334.46
08/30/2012	0808933	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	327.21
09/25/2012	0812999	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	80.00
10/29/2012	0817052	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	332.76
11/27/2012	0821131	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	159.15
12/21/2012	0825217	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	245.93
01/29/2013	0829451	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	412.26
02/25/2013	0833628	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	79.58
03/26/2013	0837747	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	467.39
04/24/2013	0841851	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	169.05
05/23/2013	0845990	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	195.96
06/25/2013	0850142	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	213.39
07/25/2013	0854342	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	376.68
08/27/2013	0858508	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	234.31
09/26/2013	0862636	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	77.51
10/25/2013	0866745	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	325.02
11/22/2013	0870814	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	156.50
12/23/2013	0874847	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	245.02
01/28/2014	0878936	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	429.94
02/25/2014	0883003	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	86.56
03/25/2014	0887059	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	184.35
04/25/2014	0891174	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	461.97
05/28/2014	0895286	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	180.24
06/25/2014	0899320	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	378.91
07/24/2014	0903443	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	372.25
08/26/2014	0907501	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	91.27
09/29/2014	0911618	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	385.04
10/29/2014	0915655	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	286.47
11/24/2014	0919767	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	190.89
12/22/2014	0924368	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	299.19
01/27/2015	0928412	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	301.78
02/24/2015	0932491	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	302.65
03/26/2015	0936556	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	257.37
04/24/2015	0940661	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
05/26/2015	0944836	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
06/23/2015	0948795	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
07/28/2015	0952860	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
08/26/2015	0956900	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
09/28/2015	0960811	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
10/26/2015	0964769	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
11/24/2015	0968920	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
12/22/2015	0972931	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
01/26/2016	0976983	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
02/24/2016	0980914	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
03/28/2016	0984959	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
04/22/2016	0989163	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
05/24/2016	0993119	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
06/27/2016	1001883	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
07/26/2016	1005858	KEYBANK NA(*) [REAL ESTATE]	AMOUNTS DISBURSED TO CREDITOR	248.51
				15,159.11

UNITED STATES BANKRUPTCY COURT  
Western District of Pennsylvania

---

In Re: Gabriel H. Martire  
Carla M. Martire

Case No. 11-24610

Chapter 13

Debtor(s).

---

**CERTIFICATE OF SERVICE**

I hereby certify that on November 9, 2016, I electronically filed the Response to Notice of Final Cure with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Ronda J. Winnecour <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>	Max C. Feldman <a href="mailto:mcfeldman@verizon.net">mcfeldman@verizon.net</a>
--	--

And, I hereby certify that I have mailed via the United States Postal Service the Response to Notice of Final Cure to the following non CM/ECF participants:

Gabriel H. Martire  
Carla M. Martire  
109 Elmhurst Drive  
Moon Township, PA 15108

/s/Beth E. Myers  
Bankruptcy Specialist  
KeyBank N.A.